



PTO/SB/21 (02-04)

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**TRANSMITTAL
FORM**

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Application Number	09/420,855 885 09/420,885
Filing Date	10/19/1999
First Named Inventor	SHAD HEDY
Art Unit	3621
Examiner Name	JAMES REAGAN
Attorney Docket Number	UP01

Total Number of Pages in This Submission

b

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment/Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input checked="" type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation	<input type="checkbox"/> Status Letter
<input checked="" type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	1 PAGE AMENDMENT AND 2 PAGE AFFADAVIT IN RESPONSE TO OFFICE ACTION DATED 3/19/04.	
	EXHIBITS A-P.	

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	ASHKAN NAJAFI
Signature	<i>Ashkan Najafi</i>
Date	6/24/04

CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name	MEGAN MIMS		
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Attorney Docket No. ABC0105
Amendment Date: June 17, 2004
Response to OA Date: March 19, 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of :
SHAD HEDY :

Examiner: James Reagan

Serial No.: 09/420,885 :

Group Art Unit: 3621

Filing Date: 10/19/1999 :

For: SYSTEM AND METHOD FOR REAL-TIME ELECTRONIC INQUIRY,
DELIVERY, AND REPORTING OF CREDIT INFORMATION

AMENDMENT

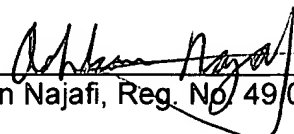
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Sir:

The Affidavit and supporting documents included herewith are provided in response to the Examiner's Office Action dated 3/19/2004 and the telephone interview conducted with the Examiner on April 27, 2004. In particular, Applicant submits he conceived of the claimed invention and exercised due diligence up to his reduction of practice date, March 1996. No statutory bar should be imposed in this case because Applicant conducted tests/experiments to insure the claimed invention works appropriately for its intended purpose (see Exhibits). Accordingly, Applicant respectfully requests a Notice of Allowance to be issued in due course.

Respectfully submitted,


Ashkan Najafi, Reg. No. 49,078

Date: 6/18/04

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